



ASSET MANAGEMENT

## Key Investor Information

This document provides you with key investor information about this fund. This document is for information and illustration purposes only. It does not constitute a solicitation, recommendation or offer to buy any specific investment product. You are advised to read it so you can make an informed decision about whether to invest.

# Emirates Islamic Money Market Fund Class DEWS USD (JE00BK6JPT49) A Sub-Fund of Emirates Funds Limited

## Objective and Investment Policy

### Investment Objective

The primary investment objective of the Sub-Fund is to achieve a higher profit return than traditional bank deposits of similar liquidity, predominantly from a diversified portfolio of Shari'a compliant money market instruments including the use of collectives investing in such instruments.

### Investment Policy

For this purpose, the sub-fund:

- Invests up to 100% of its assets in Shari'a compliant deposits which shall be principally, but not limited to, GCC and MENA markets
- may invest in recognized collectives
- up to 10% of its assets may be invested in Sukuk instruments when held directly. The counterparty limit for directly held Sukuk is 5%.
- the maximum weighted average duration of the underlying instruments will be no greater than 12 months.

### Benchmark

The Sub-Fund is managed actively without references to any benchmark.

### Investment Horizon

Recommendation: This sub-fund is suitable for investors with short to medium investment horizon.

### Income

Income generated will be re-invested.

### Fund Currency

The reference currency of the sub-fund is USD.

### Subscription and Redemption

Investors may subscribe, convert and redeem shares on demand on a daily basis, being a valuation day, as further determined in the supplement of the fund.

## Risk and Reward Profile

Lower risk

Higher risk



Potentially lower reward

Potentially higher reward



### Risk Disclaimer

The risk and reward indicator illustrates where the sub-fund is positioned in terms of its possible risk and reward. The higher the sub-fund's position on this scale, the greater the possible reward, but also the greater the risk of losing money. Even if the sub-fund is in the lowest risk class you can lose money as no investments are entirely risk free. The risk indicator is calculated using historical data and therefore cannot be used as a prediction for the future. The risk classification may change over time.

### Why is this Sub-Fund in this category?

The sub-fund is subject to a low level of risk as it is exposed to market factors such as global macro-economic trends, interest rates fluctuations, inflation and the performance of issuers of underlying assets. At this time the level of the risk and reward profile is equal to 1.

**The risk and reward indicator does not take into consideration the following risks, which can affect the sub-fund:**

**Mark to market risk:** underlying assets held by the Sub-fund may be priced on a straight line basis. In the event of a substantial redemption, the value of these securities might fall and there may be a mark to market loss in the value of these assets

Full details of the risks the sub-fund is exposed to are provided in the prospectus.

## Charges for this Fund

### One-off charges that may be taken before or after your invest

Entry Charge 0.00%

Exit Charge 0.00%

### Charges taken from the Fund over a year

Ongoing Charges 1.61%

### Charges taken from the Fund under certain specific conditions

Performance Fee Not Applicable

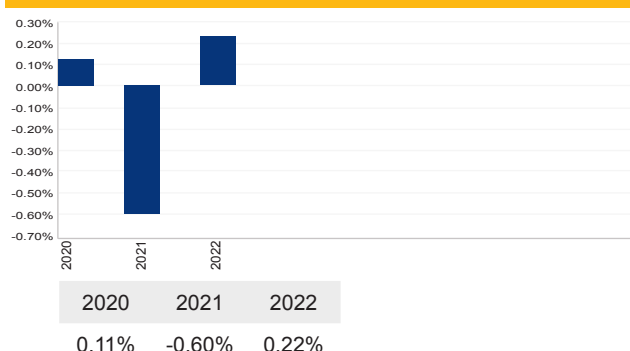
The charges investors pay are used to pay the costs of running the fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

The entry charge shown is a maximum figure. In some cases you might pay less – you can find this out from your financial advisor.

The ongoing charges may vary from year to year and include investment management, management, administration and custodial fees, they do not include portfolio transaction costs and performance fees.

More information about the charges can be found in the supplement of the fund.

## Past Performance



Performance is calculated after deduction of ongoing charges. Any entry/exit fees are excluded from the calculation.

The sub-fund was launched on 14/04/2010.

The share class was launched on 02/04/2020.

As past performance data is not yet available for a full calendar year, past performance cannot be disclosed.

## Practical Information

### Depositary

State Street Custodial Services (Jersey) Limited.

### Further Information

The Articles of Incorporation, the current Prospectus, the current Supplement and the latest periodical reports may be obtained in English free of charge during normal office hours at the registered office of the fund or online at [www.emiratesnbd.com/assetmanagement](http://www.emiratesnbd.com/assetmanagement).

The net asset value per share of each class and the issue and redemption prices thereof are available at the registered office of the fund.

Emirates Islamic Money Market Fund Limited is a sub-fund of Emirates Funds Limited. Emirates Funds Limited is an open ended investment company registered with limited liability in Jersey. This Key investor information document describes the DEWS share class of the Emirates Islamic Money Market Fund.

The DEWS Share Class will be exclusively used for shareholders subscribing through the DIFC Employee Workplace Savings Plan, a funded and professionally managed defined contribution plan offered by the Dubai International Financial Centre to its employees.

### Tax Legislation

Jersey's taxation regime may have an impact on the personal tax position of the investors.

### Liability Statement

Emirates NBD Asset Management Limited may be held liable solely for any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the supplement of the fund.

This key investor information is accurate as at 06/01/2023.

Emirates NBD Fund Managers (Jersey) Limited, Emirates Funds Limited and Emirates Islamic Money Market Fund, domiciled in Jersey, are regulated by the Jersey Financial Services Commission.

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Past performance is not indicative of future performance. The value of investments and the income derived from them may go down as well as up and you may not receive back all the money which you invest.

For a full outline on applicable fees, please refer to the Fund's prospectus, supplement or term sheet.